

Information to identify the case:

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|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Mickey W. Dolinger</u> | Social Security number or ITIN | xxx-xx-7099 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 13-37580-MBK | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mickey W. Dolinger

7/26/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mickey W. Dolinger
 Debtor

Case No. 13-37580-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

| | |
|-----------|--|
| db | +Mickey W. Dolinger, 3 East Caines Drive, Cream Ridge, NJ 08514-2329 |
| aty | +Joseph Albanese, Attorney at Law, 915 Lacey Road, Forked River, NJ 08731-1106 |
| cr | +SPECIALIZED LOAN SERVICING LLC, PO Box 9013, Addison, TX 75001-9013 |
| cr | +Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713 |
| 516561235 | MTGLQ Investors,L.Pc/oShellpointMortgageServicing, PO Box 10826, Greenville, SC 29603-0826 |
| 516561236 | MTGLQ Investors,L.Pc/oShellpointMortgageServicing, PO Box 10826, Greenville, SC 29603-0826, |
| | MTGLQ Investors,L.Pc/oShellpointMortgage, PO Box 10826, Greenville, SC 29603-0826 |
| 514433113 | +Specialized Loan Servicing, Attn: Bankruptcy Dept, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386 |
| 514477140 | +Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

| | |
|-----------|--|
| | E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | +EDI: WFFC.COM Jul 27 2019 04:28:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Road, Winterville, NC 28590-8872 |
| 514433111 | +EDI: CAPITALONE.COM Jul 27 2019 04:28:00 Capital One Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285 |
| 514433112 | +EDI: AMINFOFP.COM Jul 27 2019 04:28:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145 |
| 514706864 | EDI: PRA.COM Jul 27 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541 |
| 514648396 | EDI: PRA.COM Jul 27 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541 |
| 514732293 | +E-mail/Text: csidl@sbcglobal.net Jul 27 2019 01:09:45 Premier Bankcard Charter, POB 2208, Vacaville, CA 95696-8208 |
| 514505819 | EDI: WFFC.COM Jul 27 2019 04:28:00 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657 |
| 514433115 | +EDI: WFFC.COM Jul 27 2019 04:28:00 Wells Fargo Service Financial / , Wachovia Dealer Srvs, PO Box 3569, Rancho Cucamonga, CA 91729-3569 |

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

| | |
|------------|--|
| 518341947* | +Mickey W. Dolinger, 3 East Caines Drive, Cream Ridge, NJ 08514-2329 |
| 514433114 | ##+Sure Recovery Service, PO Box 818, Jackson, NJ 08527-0818 |

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

| | |
|--------------|---|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 18

Date Rcvd: Jul 26, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificate holders of the CWABS, Inc., ASSET-BACKED CERTIFICATES SERIES 2006-20 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor SPECIALIZED LOAN SERVICING LLC
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer Services, Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joseph Albanese on behalf of Debtor Mickey W. Dolinger jabanklaw1@aol.com, alicia@lawalbanese.com
Joseph Albanese on behalf of Attorney Joseph Albanese jabanklaw1@aol.com, alicia@lawalbanese.com
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificate holders of the CWABS, Inc., ASSET-BACKED CERTIFICATES SERIES 2006-20 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 9